

In re:
Hayward L. Ruff
Yvette D. Cooley-Ruff
Debtors

Case No. 18-17384-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 29, 2022

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Hayward L. Ruff, Yvette D. Cooley-Ruff, 101 W Nedro Ave, Philadelphia, PA 19120-2423
14526988	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
14226306	Comenity-Modell's Sporting Goods, PO Box 659707, San Antonio, TX 78265-9707
14527375	+ Commonwealth of PA UCTS. (CSU - OUCTS, PA Departme, c/o Amy Weikel, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
14226317	+ Mid America Bank, 5109 South Broadband Lane, Sioux Falls, SD 57108-2208
14226318	+ Minute Loan center, 272 Bendix Road, Suite 500, Virginia Beach, VA 23452-1367
14226320	+ Navy Federal Credit Union, PO Box 3305, Merrifield, VA 22116-3305
14243578	+ Pennymac Loan Services, LLC, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14226328	+ Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
14242879	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14226329	+ Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
14226332	+ Springleaf Financial, 7400 Front Street, Cheltenham, PA 19012-1403
14226333	+ Sychchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14644959	United Guaranty Commercial Insurance Co of NC, PO Box 745782, Atlanta, GA 30374-5782

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 29 2022 23:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 29 2022 23:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14226296	+ Email/Text: bankruptcycare@affinityfcu.com	Apr 29 2022 23:47:00	Affinity FCU, PO box 621, Basking Ridge, NJ 07920-0621
14226297	+ Email/Text: bankruptcycare@affinityfcu.com	Apr 29 2022 23:47:00	Affinity FCU, 73 Mountainview Road, Basking Ridge, NJ 07920-2332
14226298	Email/Text: bankruptcydept@applefcu.org	Apr 29 2022 23:47:00	Apple Federal Credit Union, PO Box 1200, Fairfax, VA 22038-1200
14257380	+ Email/Text: bknotices@totalcardinc.com	Apr 29 2022 23:47:00	Bank of Missouri, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14226299	Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 29 2022 23:47:00	Bankcard Services, PO Box 205458, Dallas, TX

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			75320-5458
14226300	Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 29 2022 23:47:00	Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
14226301	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 29 2022 23:47:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14226302	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 29 2022 23:47:00	Barclays Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014
14226304	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2022 23:54:05	Capital One, PO Box 85015, Richmond, VA 23285-5018
14318339	Email/Text: megan.harper@phila.gov	Apr 29 2022 23:47:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14258742	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2022 23:54:10	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14226303	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2022 23:54:13	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14226305	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2022 23:54:13	Capital One, P.O. Box 85547, Richmond, VA 23285
14237959	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2022 23:54:09	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14226307	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2022 23:54:16	Department Stores National Bank, 9111 Duke Boulevard, Mason, OH 45040
14259534	Email/Text: bnc-quantum@quantum3group.com	Apr 29 2022 23:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14226308	+ Email/Text: zshepherd@loantolearn.com	Apr 29 2022 23:47:00	Educap, Inc, 1676 International Dr, Mc Lean, VA 22102-4898
14275593	Email/Text: FMClaims@Firstmarkservices.com	Apr 29 2022 23:47:04	Firstmark Services, PO Box 82522, Lincoln, NE 68501
14226309	Email/Text: bnc-bluestem@quantum3group.com	Apr 29 2022 23:47:00	Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
14226311	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 29 2022 23:54:13	First Premier, 900 West Delaware Street, Sioux Falls, SD 57104-0337
14226313	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 29 2022 23:54:09	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
14226312	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 29 2022 23:54:13	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14226310	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2022 23:47:00	Fingerhut, 16 McLeland Road, Saint Cloud, MN 56303-2198
14601131	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2022 23:54:14	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14256290	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2022 23:54:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14248121	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 29 2022 23:54:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14226315	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 29 2022 23:54:05	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14226316	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 29 2022 23:54:09	Merrick Bank, PO Box 5721, Hicksville, NY 11802-5721
14238213	+ Email/Text: ext_ebn_inbox@navyfederal.org	Apr 29 2022 23:47:00	NAVY FEDERAL CREDIT UNION, PO BOX

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			3000, MERRIFIELD, VA 22119-3000
14226319	Email/PDF: pa_dc_ed@navient.com	Apr 29 2022 23:54:09	Navient, Department of Education Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
14256872	Email/PDF: pa_dc_claims@navient.com	Apr 29 2022 23:54:13	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14259130	Email/PDF: pa_dc_ed@navient.com	Apr 29 2022 23:54:09	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
14226323	Email/Text: ext_ebn_inbox@navyfederal.org	Apr 29 2022 23:47:00	Navy Federal CU, PO Box 3500, Merrifield, VA 22119-3500
14226322	Email/Text: ext_ebn_inbox@navyfederal.org	Apr 29 2022 23:47:00	Navy Federal Credit Union, PO Box 3300, Merrifield, VA 22119-3300
14226321	+ Email/Text: ext_ebn_inbox@navyfederal.org	Apr 29 2022 23:47:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14237584	Email/PDF: cbp@onemainfinancial.com	Apr 29 2022 23:54:13	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
14226325	Email/PDF: cbp@onemainfinancial.com	Apr 29 2022 23:54:14	OneMain, 6418 Sackett Street, Philadelphia, PA 19149-3139
14226324	Email/PDF: cbp@onemainfinancial.com	Apr 29 2022 23:54:14	OneMain, PO Box 742536, Cincinnati, OH 45274-2536
14258820	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2022 23:54:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14227335	+ Email/PDF: rmscedi@recoverycorp.com	Apr 29 2022 23:54:10	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14259226	+ Email/PDF: ebnotices@pnmac.com	Apr 29 2022 23:54:10	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14226327	Email/PDF: ebnotices@pnmac.com	Apr 29 2022 23:54:07	Pennymac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
14238486	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2022 23:47:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14253967	Email/Text: bnc-quantum@quantum3group.com	Apr 29 2022 23:47:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14226330	+ Email/Text: ngisupport@radiusgs.com	Apr 29 2022 23:47:00	Radius Global Solutions, LLC, PO Box 390905, Mail Code FDD81, Minneapolis, MN 55439-0905
14226331	+ Email/Text: admin@rosebudlending.com	Apr 29 2022 23:47:00	Rosebud Lending, PO Box 1147, Mission, SD 57555-1147
14226334	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:09	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14227942	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:14	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14226335	Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:14	Synchrony Bank-Amazon, PO Box 960013, Orlando, FL 32896-0013
14226336	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:06	Synchrony Bank-Paypal, PO Box 965005, Orlando, FL 32896-5005
14226339	+ Email/Text: jaxbanko@td.com	Apr 29 2022 23:47:00	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
14251308	+ Email/Text: jaxbanko@td.com	Apr 29 2022 23:47:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14259354	+ Email/Text: bncmail@w-legal.com	Apr 29 2022 23:47:00	TD Bank USA, N.A., C O WEINSTEIN &

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			RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14683976	+ Email/Text: bncgeneral@evanspetree.com	Apr 29 2022 23:47:00	TD Bank, N.A., successor in interest to TD Auto Fi, c/o Jacob Zweig, Esq., EVANS PETREE PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
14226337	Email/Text: bncmail@w-legal.com	Apr 29 2022 23:47:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14226338	Email/Text: bncmail@w-legal.com	Apr 29 2022 23:47:00	Target National Bank, PO Box 59231, Minneapolis, MN 55459-0231
14226340	Email/Text: bknotices@totalcardinc.com	Apr 29 2022 23:47:00	Total Visa, PO box 5220, Sioux Falls, SD 57117-5220
14257203	+ Email/Text: bankruptcygroup@archmi.com	Apr 29 2022 23:47:00	United Guaranty Commercial Insurance Co of NC, PO Box 20327, Greensboro, NC 27420-0327
14256871	Email/PDF: pa_dc_claims@navient.com	Apr 29 2022 23:54:05	VL FUNDING, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14226341	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 29 2022 23:47:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14226342	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 29 2022 23:47:00	Verizon, P.O. Box 8585, Philadelphia, PA 19173-0001
14226343	Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:14	Wal-Mart, P.O. Box 960023, Orlando, FL 32896-0023
14226344	+ Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:10	Walmart, PO Box 530927, Atlanta, GA 30353-0927
14226345	Email/PDF: gecsed@recoverycorp.com	Apr 29 2022 23:54:09	Walmart, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 67

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14226314		Macy's, PO Box 183083, OH 43118-3083
14318340	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14527004	*+	COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
14260293	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14243579	*+	Pennymac Loan Services, LLC, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14227943	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14244768	*+	TD Auto Finance LLC, c/o Martin A Mooney, Esq., SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LL, 950 New Loudon Road, Suite 109, Latham, New York 12110-2190
14244769	*+	TD Auto Finance LLC, c/o Martin A Mooney, Esq., SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LL, 950 New Loudon Road, Suite 109, Latham, New York 12110-2190
14259355	*+	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14226346	*	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14226326	##+	Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
14244767	##+	TD Auto Finance LLC, c/o Martin A Mooney, Esq., SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LL, 950 New Loudon Road, Suite 109, Latham, New York 12110-2190

TOTAL: 1 Undeliverable, 9 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2022 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Phildelphia Federal Credit Union jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL D. SAYLES	on behalf of Joint Debtor Yvette D. Cooley-Ruff midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL D. SAYLES	on behalf of Debtor Hayward L. Ruff midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Hayward L. Ruff and Yvette D.
Cooley-Ruff

Debtor(s)

Case No: 18-17384-mdc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 4/29/22